



Town of Carlisle
66 Westford Street
Carlisle, Massachusetts 01741



Economic Assistance Resources for Carlisle Residents - Resource Guide

[Note: this information is for educational reference]

	Page Number
I. Food Assistance	1
II. Fuel Assistance	2
III. Emergency Grants and General Assistance	4
IV. Housing and Mortgage Foreclosure Assistance	4
V. Town of Carlisle Tax Relief and Tax Exemptions	9
VI. Commonwealth of Massachusetts – Department of Revenue Senior Circuit Tax Credit	10
VII. Board of Health - Community Septic Loan Program	11

I. Food Assistance (For all households) – no deadlines/ongoing).

- 1. Food Stamp Assistance:** 1-866-950-FOOD or www.mass.gov/dta or www.gettingfoodstamps.org. If you are having trouble with application, call the Council on Aging – 978-371-2895.
- 2. Open Table** – serves dinner and provides a food pantry twice a week, on Mondays and Thursdays, to more than 225 individuals, including many children. Dinner is served to all who come, “no questions asked.” Fresh produce is sent home with guests each week. Child-friendly bags are also available.

Telephone: 978-371-6694
www.carlislema.gov/Pages/CarlisleMA_Housing/index

1

May 4, 2012

Concord: Open Table has an open pantry and serves dinner at the First Parish in Concord on Lexington Road every **Thursday** at 5:00 PM; all are warmly welcomed. Dinner **is served** on Thursday holidays. Dinner not served when schools **are closed due to storm conditions**.

Maynard: Open Table is serves dinner and has an open pantry in Maynard, **Mondays** - 4:30 - 7:00 pm (pantry), 6:00 - 7:00 pm (dinner), at the Clock Tower Place Cafeteria, Building 8, Maynard, Massachusetts. Dinner **is served** on Monday holidays. Dinner not served when schools **are closed due to storm conditions**.

Open Table contact information: P.O. Box 42 Concord, MA 01742 or **(978) 369-2275**.

3. **Food Support**, for other sources of information; call Carlisle Council on Aging for information – **978-371-2895**.

II. Fuel Assistance (For all households unless otherwise noted):

1. State/Federal Low Income Housing Energy Assistance Program Fuel Assistance (**LIHEAP**) – Community Teamwork, Inc. (CTI) - **978-459-0551** ask for Fuel Assistance or Carlisle Council on Aging (COA) – **978-371-2895**, Program runs November 1st – April 15th (Please contact the COA after this date in order to find out if the date has been extended). Income eligibility. **Important to apply as soon as possible.**
2. **Salvation Army** – call the Carlisle Council on Aging - **978-371-2895**, program is available 12/1 for emergencies, while general applications are accepted 1/1. Income eligibility requirement
3. **Town of Carlisle Fuel Assistance Program** – Call the Carlisle Council on Aging - **978-371-2895**. Program runs November 1 – April 30. Based on income and financial need being temporary.
4. **Friends of the Carlisle Council on Aging** – Call the Carlisle Council on Aging - **978-371-2895**. This program is for seniors (those over 60). November 1 – April 30. Income eligibility requirement.

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

2

May 4, 2012

5. **Citizen's Energy – 617-338-6300.**
<http://www.citizensenergy.com/main/Home.html>. Income eligibility.
6. **Electric and Gas Utility Programs:** (For all households) - no deadlines/ongoing:
- a. **Utility Discount Rates:** are available to Gas and Electric customers who meet income qualifications. Discounted rates lower your monthly energy bill. If the household has been approved by CTI for fuel assistance, their information will be submitted as appropriate to Nstar and/or National Grid for a discounted rate. For additional criteria for discount assistance see http://www2.nationalgridus.com/customer/saving/payhelp_makedma.jsp for help with National Grid gas, or for NStar Electric see https://www.nstaronline.com/secure/nstarsecure3/residential/financial_assistance/discount_rate_app.asp. For further information on these programs, contact your Gas or Electric Company.
- b. **Overdue Balance Payment Plan:** If you have an overdue payment that you cannot pay in full, you may apply for payment plan allows you to pay equal monthly installments along with your current bill, until you pay off the balance. Approval and qualification criteria for a payment program are determined by your utility. Contact your utility.
- c. **Arrearage Management Plans:** which provide some forgiveness of overdue balances, are available to Gas and Electric customers who meet income qualifications. Approval and qualification criteria are determined by your utility. Contact your utility.
- d. **Protection from having your Gas or Electric Service turned off this Winter:**
1. All residents in your household are 65 and older.
 2. You have a financial hardship AND either:
you, or someone in your home is seriously ill; or
you have an infant in the home under 12 months;
or If is between **November 15th** and **March 15th** and your **need** the service to **heat** your home.

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

3

May 4, 2012

Note: Documentation is required. Approval and qualification criteria are determined by your utility. Contact your utility for details.

III. Emergency Grants and General Assistance:

Carlisle Neighbor Fund – case by case grants funded by private charitable donations and administered to Carlisle residents, regardless of religious affiliation, through Carlisle congregations. Fund provides financial assistance in the areas of **food, energy, or other short-term, critical needs. Available to all Carlisle residents. Religious/organizational affiliation or congregational membership not** a requirement. All application information is kept confidential.

Carlisle Neighbor Fund - How to Apply – please contact one of the three:

First Religious Society, 27 School Street. Contact: Reverend Diane Miller - 979-369-5180.

Congregational Church of Carlisle – 147 School Street. Contact: Pastor Steven Weibley - 978-369-7830.

St. Irene Roman Catholic Church, 181 East Street. Contact: Father Thomas P. Donohoe - 978 -369-3940

IV. Housing and Mortgage Foreclosure Assistance

Please contact the Housing Coordinator – 978-371-6694 if you would like further information about the below programs.

1. **Home Modification Loans for Accessibility for disabled residents of all ages and frail seniors.**

The Massachusetts Rehabilitation Commission funds zero-interest or 3% interest modification loans for up to \$30,000 toward home accessibility for disabled residents (cognitive

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

4

and physical disabilities) of all ages and frail seniors. Work funded has ranged from stair lifts, to sill widening, to kitchens, bathrooms, grading, ramps, etc. Homeowners use licensed contractors, select their own building materials/designs, which then are reviewed by the program.

The Home Modification program serves both low and middle-income households. No credit checks are required. Zero interest loans are payable upon sale of the property and/or refinancing. Please contact the Housing Coordinator, or the Southern Middlesex Opportunity Council for more information and an application.

Christina Cutting (508) 620-2682
ccutting@smoc.org
300 Howard St., Framingham, MA 01702
<http://www.smoc.org/index.asp?pgid=30>

2. Mortgage Foreclosure Assistance

Are you worried about and/or having difficulty making your mortgage payments? Are you facing mortgage foreclosure? Or are you being approached with offers of mortgage assistance which you are not sure about?

- a. **The Home Preservation Center (HPC)**, a joint initiative of the Coalition for a Better Acre and Community Teamwork Inc. provides federally-funded no- cost mortgage foreclosure and mortgage modification assistance.

The HPC is located at 450 Merrimack Street, Lowell, MA 01852 (across from the Pollard Memorial Library), call 978-970-0600, Ext. 1 to learn about programs or visit the HPC website:

www.coalitionforabetteracre.org/home-preservation-center/about-hpc

- b. The U.S. Department of Housing and Urban Development (HUD) foreclosure prevention resources:

Telephone: 978-371-6694
www.carlislema.gov/Pages/CarlisleMA_Housing/index

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MA>

c. **Commonwealth of Massachusetts Office of Consumer Affairs Mortgage Foreclosure Prevention** website

This website contains information on the federally funded NeighborWorks' Center for Foreclosure Solutions and contact information; the MassHousing Refinance Loan Program and Transition Assistance for homeowners with sub-prime loans, issued between January 1, 2004 and December 31, 2006, who have lost their homes in the first four years.

www.mass.gov/ocabr/consumer/advisories/mortgage-foreclosure-prevention-advisory.html

- d. **Middlesex Legal Services.** This non-profit organization provides legal services for Carlisle residents, including assistance with mortgage foreclosures. Contact: 354 Waverly Street, Framingham, Massachusetts, 01702 or (508) 620-1830 or (800) 696-1501.

For Carlisle Seniors (over 62) if you have received a foreclosure notice and/or need legal services please call Cambridge Somerville Legal Services - 617-603-1570. Greater Boston Legal Services also aides seniors at 617-371-1234.

- e. **Mill Cities Investments Mortgage Foreclosure Loan Program.** This interest-free mortgage loan program funded by a local Carlisle family, serves unemployed and underemployment homeowners, in the communities of **Carlisle**, Acton, Billerica, Chelmsford, Westford, Lowell, Dracut, and Tyngsborough.

Applicants are required to attend Coalition for a Better Acre's Home Preservation Center Foreclosure prevention workshops and one-on-one counseling sessions. The maximum loan amount is \$20,000 and will be dispersed in a lump sum or monthly payments over a 24- month period. No income caps apply. This is not a government program.

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

6

May 4, 2012

For more information contact MCCI at 978-970-0600, Ext. 5.

<http://mvcdfi.org>

3. **Carlisle Housing "by right" and Special Permit Opportunities**

1. **Two-family home conversion: Town of Carlisle Zoning Bylaw 3.2.1** allows *"The alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements for new lots in the same district."*

Town of Carlisle Zoning Bylaws:

http://www.carlislema.gov/Pages/CarlisleMA_Clerk/zoningbylaws.pdf

Please contact the Building Commissioner, John Luther, if you have questions about proposed construction and safety issues - **978-369-6689**.

2. **Boarders – Room, Board or a combination: Town of Carlisle Zoning Bylaw 3.2.1.11.4** allows *"the renting of rooms or the furnishing of table board in a dwelling to not more than three (3) persons, whether regular or transient."* This housing opportunity allows property owners to rent rooms and to generate income, without having to apply for a permit or authorization from the Town.

Town of Carlisle Zoning Bylaws:

http://www.carlislema.gov/Pages/CarlisleMA_Clerk/zoningbylaws.pdf

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

7

May 4, 2012

3. **Accessory Apartment Special Permit.** Town Bylaw 5.6, allows the permitting of Accessory Apartments:

“To increase the availability of moderately priced housing for town employees, the young, the elderly, people of low and moderate income, and dependent relatives of town residents by permitting the creation of accessory apartments by:

- 5.6.1.1. *Providing an opportunity for homeowners who can no longer physically or financially maintain their single family home to remain in homes that they might otherwise be forced to leave;*
- 5.6.1.2. *Making housing units available to low and moderate income households who might otherwise have difficulty finding homes within town;*
- 5.6.1.3 *Provide a variety of housing to meet the needs of residents;*
- 5.6.1.4 *Protect stability, property values, and the single-family residential character of a neighborhood; and*
- 5.6.1.5 *Legalize conversions to encourage the Town to monitor conversions for*

compliance with the State Building Code.

Town of Carlisle Zoning Bylaws:

http://www.carlislema.gov/Pages/CarlisleMA_Clerk/zoningbylaws.pdf

Property owners interested in this option should contact the Carlisle Planning Board for further information and to obtain an application- 978-369-9702.

V. Town of Carlisle Tax Relief and Tax Exemptions:

*Must be filed within **ninety days** after Tax Bills are sent out in the First of the New Year.*

1. **Elderly Statutory Property Tax Exemption:** Contact: **Melissa Stamp, Principal Assessor – 978-369-0392.**
2. **Community Preservation Surcharge Income Exemption:** There is an exemption for **both families and seniors**, for further information on eligibility, contact: **Melissa Stamp, Principal Assessor 978-369- 0392.**
3. **Aid to the Elderly and Disabled Fund:** Applications for this voluntary taxation fund must be received by March 31st. Residents sixty-five or older or disabled (under clauses 41A/41C/17/18/22/37) must meet income and asset criteria to be considered.

Ongoing:

4. **Tax Deferral Program:** Available to property taxpayers, **sixty** years or older, with gross annual income receipts of not more than \$40,000. For more information contact: **Melissa Stamp, Principal Assessor – 978-369-0392.**
5. **Veteran’s Exemption:** Available to Veterans who have a service connected disability of 10% or more, Veterans who have been awarded the Purple Heart, Gold Star Mothers and Fathers, and spouses and surviving spouses of Veterans.

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

For more information contact: **Melissa Stamp, Principal Assessor – 978-369-0392**. Must be filed within **ninety days** after Tax Bills are sent out in the First of the New Year.

6. **Elderly Work Program:** Property owners age sixty and over are eligible to apply for this program. Sixteen applicants are matched to town department requests and work 87.5 hours to acquire a tax credit of \$700. Note: Most placements occur in June although applications are accepted year round. For more information, please contact the **Council on Aging at 978- 371-2895**.

VI: Commonwealth of Massachusetts Department of Revenue – Senior Circuit Breaker Tax Credit.

Quoting the Department of Revenue website:

“The Senior Circuit Breaker Tax Credit is a highly effective, targeted tax credit for any owner or renter 65 years or older who meets the income and property value guidelines – and, unlike other types of local property tax exemptions – the state pays for it. The maximum credit for 2010 will be \$970.”

“DOR has just released the rules and regulations for the program in tax year 2010. To qualify, an owner or renter’s total income cannot exceed \$51,000 for a single individual; \$64,000 for a head of household; and \$77,000 for a married couple filing a joint return. The property’s assessed valuation cannot exceed \$764,000.”

The program is retroactive for three years, so taxpayers who find themselves eligible in tax year 2010 may also be in line for credits for previous tax years. This credit last year delivered nearly \$60 million in tax credits to more than 77 thousand eligible taxpayers.”

VII. Carlisle Board of Health Community Septic Loan Program and How it Works

Since 2009 the Town of Carlisle has been participating in the Commonwealth of Massachusetts MassDEP Community Septic Loan Program. This program was funded by the 1996 Open Space Bond Bill and authorizes the Department of Environmental Protection (MassDEP) to provide low interest loans under the State Revolving Fund (SRF) to homeowners who must replace a failed septic system. The loan program is administered locally through the Carlisle Board of Health.

Loan amounts are available up to a maximum of \$40,000 and must meet established criteria of need. The loan is secured as a betterment assessment against the property. The loan's terms are five percent interest amortized over ten years. After the initial Interim Loan, Carlisle has twenty years to repay the monies loaned from the SRF. If a property is sold, the betterment assessment may be assumed by the new owner. Betterments are listed as an additional charge on the property tax bill. The lien on the property stands before any other financial obligation. If a property is in default there are additional penalties to protect Carlisle.

To qualify you must have a failed septic system documented by a Professional Engineer or a DEP Certified Title 5 Inspector.

Eligible costs include:

- Testing;
- Design and construction of the system;
- Other associated costs such as a permit under the Wetlands Protection Act for work in the buffer zone may qualify for reimbursement.

The Board of Health will make a decision on loans based on the following criteria:

- Failed systems located in Zone A and/or legal non-conforming lots;
- Failed systems less than 100' from a well;
- All other failed systems; date of application.

Owners will be expected to provide three estimates for the design and construction of the system. Owners will choose their own contractors and submit a project budget. Applications may be filed at any time. Completed

Telephone: 978-371-6694

www.carlislema.gov/Pages/CarlisleMA_Housing/index

11

May 4, 2012

applications will be reviewed and voted by the Board of Health. Application packages are available at the [Board of Health office](#).

Replacing a septic system can be very expensive (\$25,000 - \$30,000/2008 data). The Community Septic Loan Program has been in effect in Massachusetts since 1997. Approximately 4,500 systems have been financed statewide through this program.